

Certificate Number: 03088-NJ-DE-037221031

Bankruptcy Case Number: 18-14796



03088-NJ-DE-037221031

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 28, 2023, at 9:05 o'clock PM CST, Yahaira MORALES PEREZ completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 28, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor